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Evenshaug, et al.

Filed: September 29,  
2000

Title: CONDITION COMPONENT  
FRAMEWORK FOR  
REINSURANCE

Examiner: Gilligan, C. L.  
Art Unit: 3626  
Atty. Dkt. No: 5053-28501

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## Mail Stop Appeal Brief - Patents

Commissioner for Patents  
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Sir:

Appellant submits the following Appeal Brief in support of claims 1-37 and 40-51 of the above-referenced application. Appellant submits that each of these claims is patentable and in condition for allowance.

**I. Real Party in Interest**

The Real Party in Interest for the appealed application is Computer Sciences Corporation, a corporation having a place of business at 200 West Cesar Chavez, Austin, Texas 78701.

**II. Related Appeals and Interferences**

There are no related appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

**III. Status of Claims**

Claims 1-51 have been entered in the case. Claims 38 and 39 have been cancelled. Claims 1-37 and 40-51 are pending. Claims 1-37 and 40-51 have been rejected. No claims have been allowed.

**IV. Status of Amendments**

An amendment to the claims was submitted subsequent to the final rejection, in a response dated March 21, 2005. In the amendment, claims 1, 15, and 47 were amended for a minor clarification. Independent claim 33 was amended to include the features of dependent claims 38 and 39. Claims 38 and 39 were cancelled. Claims 40 and 41 were amended to depend from claim 33. Appellant believes that the amendment is entitled to entry under the standards set forth in 37 C.F.R. §1.116 and MPEP §1207.

**V. Summary of Claimed Subject Matter**

This invention generally relates to methods, systems and carrier mediums for building improved flexible and customizable condition components of a reinsurance contract. See

Specification, page 3, lines 3-8 (all future page, paragraph, and line references in this section refer to the Specification unless otherwise indicated).

Insurance companies have come to rely on complex software systems to administer their businesses. Reinsurance is a form of insurance in which a first insurer transfers all or part of a risk to a second insurer to provide protection against the risk. Reinsurance may protect the transferor (sometimes referred to as the “cedent”) against catastrophes and cumulative losses, and also enable it to accept risks that exceed its own underwriting capacity. Thus, reinsurance can be thought of as “insurance for insurance companies.” (See page 1, lines 16-21; page 2, lines 5-12).

The reinsurance field tends to require complex software for reinsurance administration. Software for reinsurance administration may handle risk selection, portfolio analysis, policy administration, claims, accounting, and other areas vital to the reinsurance field. Moreover, a reinsurance company must have a flexible process for developing software to meet the changing needs of the market or to revitalize a reinsurance product line. Many earlier reinsurance computer systems may be unable to modify and customize a condition component of a reinsurance contract, such as adjustment of an insurance period or a change in premium limits, promptly in response to customer requirements. (See page 2, line 14 to page 3, line 10).

Recognizing the drawbacks of conventional reinsurance administration software, Appellant developed a new method, system and carrier medium for amending conditions of reinsurance contracts.

In an embodiment of the method, an inheritable class of objects is identified to represent the one or more conditions of a reinsurance contract. The reinsurance contract includes the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract. The reinsurance contract is represented by a reinsurance contract object. (See page 39, line 21 to page 40, line 10). The reinsurance contract object is a parent of a section object. (See page 40, line 26 to page 41, line 9; FIG. 7a). An instance of the

inheritable class of objects is created to identify a condition object. A condition object may include a condition for an insurance contract, for example, premium limits or consolidation conditions. (See, e.g., page 41, line 46 to page 42, line 2; page 47, lines 23-26). The condition object is a child of the section object (FIG. 7a). A user may configure properties and methods of the condition object consistent with the reinsurance contract to define an amended reinsurance contract (See page 41, lines 11-24).

In an embodiment, a system for reinsurance transaction processing includes a reinsurance contract framework, a multi-dimensional reinsurance contract framework, and a condition component framework. The system further includes a reinsurance contract object derived from the reinsurance contract framework and insured period objects derived from the multi-dimensional reinsurance contract framework. Each insured period object is a child of the reinsurance object. (See page 38, line 24 to page 40, line 16; FIG. 7a).

The system may further include life cycle phase objects derived from the multi-dimensional reinsurance contract framework. Examples of life cycle phases in a reinsurance contract include new agreement offered, offer accepted, offer declined, new quote requested, renewal offered, etc. Each of the life cycle phase objects may be a child of one of the insured period objects (See , e.g., page 40, lines 18-25; FIG. 7a).

The system may further include amendment objects and section objects derived from the multi-dimensional insurance contract framework and condition objects derived from the condition component framework. The amendment objects and section objects may be children of the life cycle phase objects. Each condition object may be a child of a section object. (See page 40, line 26 to page 41, line 24; FIG. 7a).

In an embodiment, a carrier medium includes program instructions computer-executable to implement a method of displaying a first window including one or more window panels and a navigational tool. The navigation tool includes tool panels. Each of the tool panels or window panels includes interface items for receiving user inputs. The window panels display data

associated with properties and methods of a reinsurance contract object. A hierarchy of windows, including a first window and a second window, provide a graphical user interface to process a reinsurance business transaction. At the first window, a selection is received for a first interface item. In response to receiving the selection, the second window is displayed. A selection is received for a second interface item to return to the first window. (See page 43, line 24 to page 46, line 10; FIGS. 8a-8d).

## **VI. Grounds of Rejection to be Reviewed on Appeal**

1. Claims 1-32 and 47-51 are finally rejected under 35 U.S.C. §103(a) as being obvious over Copeland et al. (U.S. Patent No. 5,946,694) (hereinafter "Copeland") in view of Underwood et al. (U.S. Patent No. 5,873,066) (hereinafter as "Underwood") and further in view of Kelly et al. (U.S. Patent No. 5,806,042) (hereinafter referred to as "Kelly").
2. Claims 33-46 are finally rejected under 35 U.S.C. §103(a) as being obvious over Underwood in view of Copeland and further in view of Kelly.

## **VII. Argument**

### **First Ground of Rejection:**

Claims 1-32 and 47-51 are finally rejected under 35 U.S.C. §103(a) as being obvious over Copeland in view of Underwood and further in view of Kelly. Appellants traverse this rejection for the following reasons. Different groups of claims are addressed under their respective subheadings.

#### **Claim 1**

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178

(C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. (emphasis added) *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03. “All the words in a claim must be considered in judging the patentability of that claim against the prior art.” (emphasis added) *In re Wilson*, 424 F.2d 1382, 1385 (C.C.P.A. 1970). In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Copeland in view of Underwood and Kelly do not teach or suggest “identifying an inheritable class of objects to represent the one or more conditions of a reinsurance contract, wherein the reinsurance contract is represented by an reinsurance contract object, wherein the reinsurance contract object is a parent of a section object; creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object” as recited in claim 1. The Examiner relies on a “mixin object” disclosed in Copeland for recited “section object” and a “data object” disclosed in Copeland for the recited “condition object”. The Examiner does not clearly identify which object from Copeland the Examiner believes corresponds to a reinsurance object. In any event, for the reasons discussed below, the art cited by the Examiner does not above-quoted features of claim 1.

Neither the cited text nor cited FIG. 3 of Copeland teaches or suggests the parent-child relationships recited in claim 1. Copeland discloses “a managed object assembly (MOA)” that includes a “mixin object”, a “data object”, and a “managed object”. (Copeland, column 9, lines 46-47). The mixin objects of Copeland embody system and infrastructure related functions (Copeland, column 6, lines 33-60). The data objects of Copeland include data that allows a program to map data to the appropriate physical storage unit (Copeland, column 5, lines 20-35).

The “mixin object” and the “data object” are each described and depicted at the same level of the MOA (See, e.g., Copeland, FIG. 2). Even if the “mixin object” of Copeland corresponded to a “section object” as recited in claim 1 and the “data object” of Copeland corresponded to a “condition object” as recited in claim 1, nothing in Copeland teaches or suggests that the mixin

object is a child of an insurance contract object, or that the data object is a child of the mixin object. The description relating to FIG. 3 (cited by the Examiner), for example, merely discloses a mixin object calling a method on a data object (Copeland, column 11, lines 2-3).

Furthermore, the “data object” disclosed in Copeland is not the same as the condition object recited in claim 1. With respect to condition objects, Appellant’s specification states:

In one embodiment, the reinsurance transaction processing software may include an object-oriented framework, the condition component framework. This framework, i.e., the condition component framework, may permit the addition and/or modification of condition components of the reinsurance contract. These components may comprise, for example, premium limits, consolidation conditions, and other conditions for reinsurance contracts. In one embodiment, the components may be implemented as reusable objects.  
(Specification, page 41, line 26 - page 42, line 2)

The “data objects” in Copeland provide for storage and retrieval of data from a database. (Copeland, column 6, line 61 to column 7, line 11). The data object in Copeland may contain logic to map between data required to perform business logic and physical data in a secondary storage location (Copeland, column 6, line 61 to column 7, line 11). In contrast, the condition objects recited in claim 1 are objects that include data related to the condition of a contract. Thus, the data objects described in Copeland are quite different from the condition objects recited in claim 1.

The Examiner admits that Copeland does not explicitly teach “applying the method of reinsurance contracts.” Nevertheless, the Examiner contends that, in view of Underwood, it would have been obvious to one of ordinary skill in the art of reinsurance at the time of invention “to expand the applications of Copeland to incorporate reinsurance capabilities.” Copeland and Underwood do not, however, teach or suggest a reinsurance contract represented by an reinsurance contract object, wherein the reinsurance contract object is a parent of a section object, or creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object, as recited in claim 1. The showing of a suggestion, teaching, or motivation to combine prior teachings “must be clear and *particular* . . . . Broad conclusory statements regarding the teaching of multiple references, standing alone,

are not ‘evidence’.” *In re Dembiczak*, 175 F.3d 994, 50 USPQ2d 1614 (Fed. Cir. 1999) (emphasis added). Appellant submits that claim 1 is allowable for at least the above reasons.

### Claim 3

Copeland in view of Underwood and Kelly do not teach or suggest “wherein the condition object is connected to other section objects, wherein the condition object inherits properties from the connected other section objects” as recited in claim 3. The Examiner relies on Copeland for this feature. The Examiner takes the position that the “mixin object” of Copeland is a section object and the “data object” of Copeland corresponds to a condition object. Even if this were the case, however, Copeland says nothing about the data objects inheriting properties from a mixin object, let alone inheriting properties from multiple mixin objects. As discussed above with respect to claim 1, the mixin object and data object are disclosed at the same level of the managed object assembly, and not as parent and child.

### Claim 9

Copeland in view of Underwood and Kelly do not teach or suggest “identifying a new condition of the inheritable object class, wherein the one or more conditions excludes the new condition; identifying a new subclass of objects to the reinsurance contract class of objects; creating a new component object by instantiating the new subclass of objects, wherein the new component object is a child object to the reinsurance contract object” as recited in claim 9. The Examiner relies on Copeland for this feature. Copeland teaches a managed object that delegates business methods to a business object and infrastructure methods to a “mixin object”. (Copeland, column 7, lines 31-32). The managed object calls on the mixin object before and after calling the business method on the business object. (Copeland, column 12, lines 18-21). Copeland does not teach or suggest identifying a new condition of a class, wherein the condition is excluded by one or more conditions of the class. Furthermore, as discussed above with respect to claim 1, Copeland does not disclose a condition object as a child of another object.

Claim 10

Copeland in view of Underwood and Kelly do not teach or suggest “wherein the protection class comprises a proportional protection assignment subclass or a non-proportional protection assignment subclass” as recited in claim 10. The Examiner relies on Copeland for this feature. The portions of Copeland cited in the Office Action for the above-quoted feature disclose that a “mixin object provides the necessary interaction with the system-level security service to prevent the unauthorized invocation of a business method if the user was either not authenticated nor authorized to invoke a particular method” (Copeland, column 6, lines 43-47).

The Examiner apparently interprets the reference to “security service to prevent the unauthorized invocation of a business method” as relating to “protection.” The security described in Copeland, however, relates to security of computer systems, and bears no relation to proportional or non-proportional protection assignments for reinsurance contracts.

Claim 11

Copeland in view of Underwood and Kelly do not teach or suggest “wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class” as recited in claim 11. The Examiner relies on Copeland for this feature. The portions of Copeland cited in the Office Action for the above-quoted feature, however, describe mixin objects that provide “support for various system level services such as concurrency, persistence, transactions, etc.” (Copeland, column 5, lines 42-44). The mixin objects of Copeland do not include properties of a section classification class, let alone include “a country, a main class of business, and a class of business associated with the section classification class” as recited in claim 11.

Claims 15 and 47

Claims 15 and 47 recite “identifying an inheritable class of objects to represent the one or more conditions of a reinsurance contract, wherein the reinsurance contract is represented by an

reinsurance contract object, wherein the reinsurance contract object is a parent of a section object; creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object.” The arguments made above in regard to claim 1 also apply to claims 15 and 47.

#### Claim 17

Claim 17 recites “wherein the condition object is connected to other section objects, wherein the condition object inherits properties from the connected other section objects.” The arguments made above in regard to claim 3 also apply to claim 17.

#### Claim 23

Claim 23 recites “identifying a new condition of the inheritable object class, wherein the one or more conditions excludes the new condition; identifying a new subclass of objects to the reinsurance contract class of objects; creating a new component object by instantiating the new subclass of objects, wherein the new component object is a child object to the reinsurance contract object.” The arguments made above in regard to claim 9 also apply to claim 23.

#### Claim 24

Claim 24 recites “wherein the protection class comprises a proportional protection assignment subclass or a non-proportional protection assignment subclass.” The arguments made above in regard to claim 10 also apply to claim 24.

#### Claim 25

Claim 25 recites “wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.” The arguments made above in regard to claim 11 also apply to claim 25.

Claim 27

Copeland in view of Underwood and Kelly do not teach or suggest “one or more life cycle phase objects derived from the multi-dimensional reinsurance contract framework, wherein each life cycle phase object is a child of one of the insured period objects” as recited in claim 27.

The Examiner points to Copeland for this feature. Copeland, however, discloses using a factory to create managed object assemblies and a “removes()” method to destroy the methods, in order to remedy a purported deficiency in the “C++ life cycle model” (Copeland, column 8, lines 5-12).

The “life cycle model” mentioned in Copeland relates to a life cycle model for software. The Copeland reference to “life cycle” does not relate to a life cycle phase as recited in claim 27, which relates to a phase of a reinsurance contract (See, e.g., Appellant’s specification on page 40, lines 18-25). In any event, Copeland does not teach or suggest life cycle phase objects that are children of one of insured period objects.

**Second Ground of Rejection**

Claims 33-46 are finally rejected under 35 U.S.C. §103(a) as being obvious over Underwood in view of Copeland and further in view of Kelly.

Claim 33

Underwood in view of Copeland and Kelly do not teach or suggest “wherein each insured period object comprises one or more life cycle phase objects, and wherein each life cycle phase object identifies a particular phase in a life cycle of the particular reinsurance contract during the particular time period” as recited in claim 33. The Examiner admits that Underwood does not explicitly teach an insurance period object comprising one or more life cycle phase objects, wherein each life cycle phase object identifies a particular phase in a life cycle of the particular reinsurance contract during a particular time period. The Examiner contends, however, that Copeland teaches “such a life cycle phase object feature”. Copeland discloses using a factory to

create managed object assemblies and a “removes()” method to destroy the methods, in order to remedy a purported deficiency in the “C++ life cycle model” (Copeland, column 8, lines 5-12). The “life cycle model” mentioned in Copeland appears to relate to a life cycle model for software. The Copeland reference to “life cycle” does not relate to a life cycle phase in the life cycle of a reinsurance contract during a particular time period (e.g., new quote requested, renewal offered) (See, e.g., Appellant’s specification on page 40, lines 18-25). Underwood, Copeland, and Kelly do not teach or suggest an insured period object comprises one or more life cycle phase objects wherein each life cycle phase object identifies a particular phase in a life cycle of the particular reinsurance contract during the particular time period.

#### Claim 41

Underwood in view of Copeland and Kelly do not teach or suggest “wherein each life cycle phase object comprises one or more amendment objects, wherein the one or more amendment objects are operable to amend one or more condition objects, wherein the one or more amendment objects are shared amongst the one or more life cycle phase objects within the particular time period” as recited in claim 41. The Examiner admits that Underwood does not explicitly teach this feature. The Examiner contends, however, that Copeland teaches this feature. The portion of Copeland cited by the Examiner for this feature states: “The managed object subclass inherits the business domain methods of a business object superclass and can use the business object class methods as appropriate to implement the desired functionality of an object-oriented business model.” (Copeland, col. 3, lines 4-8). Copeland thus discloses a managed object subclass that inherits methods of a business object superclass. Neither the cited portion of Copeland, however, nor any other portion of the cited art, teach or suggest a life cycle phase object comprising amendment objects operable to amend condition objects, wherein the amendment objects are shared among the life cycle phase objects within a particular time period.

**VIII. Conclusion**

For the foregoing reasons, it is submitted that the Examiner's rejection of claims 1-37 and 40-51 was erroneous, and reversal of his decision is respectfully requested.

A Fee Authorization is attached for the filing of this appeal brief and a one-month extension of time. If any additional extension of time is required, Appellant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-28501/EBM.

Respectfully submitted,



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## **IX. Claims Appendix**

**The claims on appeal are as follows:**

1. A carrier medium comprising program instructions for amending one or more conditions of a reinsurance contract, wherein the program instructions are computer-executable to implement a method of:

identifying an inheritable class of objects to represent the one or more conditions of a reinsurance contract, wherein the reinsurance contract is represented by an reinsurance contract object, wherein the reinsurance contract object is a parent of a section object;

creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object; and

configuring properties and methods of the condition object consistent with the reinsurance contract to define an amended reinsurance contract;

wherein the reinsurance contract comprises the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract.

2. The carrier medium of claim 1, wherein the condition object is amended in context of the section object.

3. The carrier medium of claim 1, wherein the condition object is connected to other section objects, wherein the condition object inherits properties from the connected other section objects.

4. The carrier medium of claim 1, wherein the class of inheritable objects comprises a protection class.

5. The carrier medium of claim 1, wherein the class of inheritable objects comprises a section classification class.

6. The carrier medium of claim 1, wherein the condition object describes a premium limit condition.
7. The carrier medium of claim 1, wherein the condition object describes a share percentage condition.
8. The carrier medium of claim 1, wherein the condition object describes a deduction condition.
9. The carrier medium of claim 1, wherein configuring the properties and the methods of the condition object consistent with the reinsurance contract comprises:
  - identifying a new condition of the inheritable object class, wherein the one or more conditions excludes the new condition;
  - identifying a new subclass of objects to the reinsurance contract class of objects;
  - creating a new component object by instantiating the new subclass of objects, wherein the new component object is a child object to the reinsurance contract object.
10. The carrier medium of claim 4, wherein the protection class comprises a proportional protection assignment subclass or a non-proportional protection assignment subclass.
11. The carrier medium of claim 5, wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.
12. The carrier medium of claim 1, wherein the program instructions are further computer-executable to implement:
  - storing the one amended insurance contract in memory.
13. The carrier medium of claim 1, wherein the carrier medium comprises a memory medium.

14. The carrier medium of claim 1, wherein the carrier medium comprises a transmission medium.
15. A method comprising program instructions for amending one or more conditions of a reinsurance contract, wherein the method comprises:
  - identifying an inheritable class of objects to represent the one or more conditions of a reinsurance contract, wherein the reinsurance contract is represented by an reinsurance contract object, wherein the reinsurance contract object is a parent of a section object;
  - creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object; and
  - configuring properties and methods of the condition object consistent with the reinsurance contract to define an amended reinsurance contract;
  - wherein the reinsurance contract comprises the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract.
16. The method of claim 15, wherein the condition object is amended in context of the section object.
17. The method of claim 15, wherein the condition object is connected to other section objects, wherein the condition object inherits properties from the connected other section objects.
18. The method of claim 15, wherein the class of inheritable objects comprises a protection class.
19. The method of claim 15, wherein the class of inheritable objects comprises a section classification class.

20. The method of claim 15, wherein the condition object describes a premium limit condition.
21. The method of claim 15, wherein the condition object describes a share percentage condition.
22. The method of claim 15, wherein the condition object describes a deduction condition.
23. The method of claim 15, wherein configuring the properties and the methods of the condition object consistent with the reinsurance contract comprises:
  - identifying a new condition of the inheritable object class, wherein the one or more conditions excludes the new condition;
  - identifying a new subclass of objects to the reinsurance contract class of objects;
  - creating a new component object by instantiating the new subclass of objects, wherein the new component object is a child object to the reinsurance contract object.
24. The method of claim 18, wherein the protection class comprises a proportional protection assignment subclass or a non-proportional protection assignment subclass.
25. The method of claim 19, wherein the section classification class comprises properties, wherein the properties describe a country, a main class of business and a class of business associated with the section classification class.
26. The method of claim 15, wherein the method further comprises:
  - storing the one amended insurance contract in memory.
27. A system for reinsurance transaction processing, comprising:
  - a reinsurance contract framework;
  - a multi-dimensional reinsurance contract framework;
  - a condition component framework;

a reinsurance contract object derived from the reinsurance contract framework;  
one or more insured period objects derived from the multi-dimensional reinsurance contract framework, wherein each insured period object is a child of the reinsurance contract object;  
one or more life cycle phase objects derived from the multi-dimensional reinsurance contract framework, wherein each life cycle phase object is a child of one of the insured period objects;  
one or more amendment objects derived from the multi-dimensional reinsurance contract framework, wherein each amendment object is a child of one of the life cycle phase objects;  
one or more section objects derived from the multi-dimensional reinsurance contract framework, wherein at least one section object is a child of one of the life cycle phase objects;  
one or more condition objects derived from the condition component framework, wherein at least one condition object is a child of one of the section objects; and  
wherein the one or more condition objects are configurable for the reinsurance transaction processing; and  
wherein the reinsurance contract comprises the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract.

28. The system of claim 27 further comprising a computer system to execute the reinsurance contract framework, the multi-dimensional reinsurance contract framework and the condition component framework.

29. The system of claim 28, wherein the computer system comprises a display device coupled to the computer system to display data.

30. The system of claim 29, wherein the display device is a display screen.

31. The system of claim 28, wherein the computer system comprises a user input device coupled to the computer system to enter data.

32. The system of claim 31, wherein the user input device is a mouse or a keyboard.
33. A carrier medium comprising program instructions for a graphical user interface, wherein the program instructions are computer-executable to implement a method of:
- displaying a first window comprising one or more window panels and a navigational tool, wherein the navigation tool comprises one or more tool panels, wherein each of the one or more tool panels or each of the one or more window panels comprises one or more interface items for receiving user inputs, wherein the one or more window panels and the one or more tool panels display data associated with one or more properties and one or more methods of a reinsurance contract object;
  - receiving a selection for a first interface item;
  - displaying a second window in response to receiving the selection for the first interface item, wherein the second window comprises one or more second window panels and the navigational tool, wherein the second window panels and the one or more tool panels display data consistent with receiving the selection for the first interface item;
  - receiving a selection for a second interface item to return to the first window;
  - wherein a hierarchy of windows comprises the first and second window and wherein the hierarchy of windows provides the graphical user interface to process a reinsurance business transaction, and
  - wherein the reinsurance business transaction comprises the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract, wherein the reinsurance contract object comprises one or more insured period objects, wherein each insured period object identifies a particular time period during which a particular reinsurance contract remains in effect, and wherein each insured period object comprises one or more life cycle phase objects, and wherein each life cycle phase object identifies a particular phase in a life cycle of the particular reinsurance contract during the particular time period.
34. The carrier medium of claim 33, wherein the first interface item is an icon.

35. The carrier medium of claim 33, wherein the first interface item is a button.
36. The carrier medium of claim 33, wherein the reinsurance contract object is configurable to process the reinsurance business transaction.
37. The carrier medium of claim 33, wherein the reinsurance business transaction is a reinsurance contract transaction.
40. The carrier medium of claim 33, wherein each life cycle phase object comprises one or more section objects, wherein the one or more section objects are arranged in a hierarchy starting with a main section, wherein each section object comprises children section objects.
41. The carrier medium of claim 33, wherein each life cycle phase object comprises one or more amendment objects, wherein the one or more amendment objects are operable to amend one or more condition objects, wherein the one or more amendment objects are shared amongst the one or more life cycle phase objects within the particular time period.
42. The carrier medium of claim 40, wherein each of the one or more section objects comprises one or more inheritable objects, wherein each inheritable object is owned by a section object, wherein each inheritable object is operable to inherit or share a method or a property from another section object.
43. The carrier medium of claim 33, wherein the one or more window panels and the navigational tool are tiled together.
44. The carrier medium of claim 33, wherein the one or more window panels and the navigational tool are non-overlapping.

45. The carrier medium of claim 33, wherein the one or more window panels are user configurable for their size and their shape.
46. The carrier medium of claim 33, wherein displaying data consistent with receiving the selection for the first interface item comprises:
- executing a program to select the second window for display by using the received selection for the first interface item as an input;
  - accessing a database to retrieve the data associated with the second window.
47. A system for amending one or more conditions of a reinsurance contract, the system comprising:
- a computer program; and
  - a computer system;
- wherein the computer program is executable on the computer system to execute the method of:
- identifying an inheritable class of objects to represent the one or more conditions of a reinsurance contract, wherein the reinsurance contract is represented by an reinsurance contract object, wherein the reinsurance contract object is a parent of a section object;
  - creating an instance of the inheritable class of objects to identify a condition object, wherein the condition object is a child of the section object; and
  - configuring properties and methods of the condition object consistent with the reinsurance contract to define an amended reinsurance contract;
- wherein the reinsurance contract comprises the transfer by a first insurer of at least a portion of the risk associated with a primary insurance contract to a second insurer to provide protection to the first insurer against the risk associated with the primary insurance contract.
48. The system of claim 47, wherein the computer system comprises a display device coupled to the computer system to display data.
49. The system of claim 48, wherein the display device is a display screen.

50. The system of claim 47, wherein the computer system comprises a user input device coupled to the computer system to enter data.

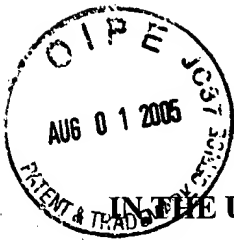
51. The system of claim 50, wherein the user input device is a mouse or a keyboard.

**X. Evidence Appendix**

No evidence submitted under 37 CFR §§ 1.130, 1.131 or 1.132 or otherwise entered by the Examiner is relied upon in this appeal.

**XI. Related Proceedings Appendix**

There are no related proceedings.



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/676,018  
Filed: September 29, 2000  
Confirmation No.: 3236  
Inventor(s):  
Evenshaug et al.

Title: CONDITION  
COMPONENT  
FRAMEWORK FOR  
REINSURANCE

Examiner: Gilligan, C.L.  
Group/Art Unit: 3626  
Atty. Dkt. No: 5053-28501

CERTIFICATE OF MAILING  
UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT: July 28, 2005

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The Commissioner is hereby authorized to charge the following fees to Meyertons, Hood, Kivlin,  
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\$500.00 - Appeal Brief Filing Fee; and

\$120.00 - One-Month Extension of Time fee

Total Amount: \$620.00

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Inventors: Evenshaug et al.  
Appl. Ser. No.: 09/676,018  
Atty. Dkt. No.: 5053-28501

The Commissioner is also authorized to charge any extension fee or other fees which may be necessary to the same account number.

Respectfully submitted,



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